

This checklist explains how your benefits are affected when you go on either a leave of absence without pay or a disability leave of absence.

Leave of Absence
Without Pay page 1

Disability Leave page 6

You may wish to review this information with the Benefits Office to insure that you have taken all necessary actions.

Need Help?
Contact the Benefits
Office at 925-422-9955
or visit our website at
[https://benefits-
int.llnl.gov](https://benefits-int.llnl.gov)

Leave Of Absence

Benefits Checklist

Leave of Absence Without Pay

Employees may be granted leave without pay as personal leave for reasons such as education, temporary employment outside Lawrence Livermore National Security, LLC, including but not limited to other government agencies, when it is in the interest of public service or when it would be of benefit to Lawrence Livermore National Security, LLC upon the employee's return. For reasons such as extended illness, need to care for family members please see the Disability Leave section of this document starting on page 6.

For policy information on leave of absences refer to the Personnel Policies & Procedures—Section G—Benefits. They are located online at <https://pppm-int.llnl.gov/>.

While on Leave Without Pay

When you are on an approved leave of absence without pay, you may be eligible to continue some of your LLNS-sponsored benefits. The chart on page 2 explains your benefits options in detail.

You will be automatically billed for the full monthly premium(s) (your portion and LLNS' portion) by the Payroll Office. If you do not want to continue coverage you must contact the Benefits Department. Your coverage will end on the last day of the last month for which premiums or contributions are paid.

If your LLNS-sponsored coverage lapses, you may re-enroll within 31 days of your return to work at LLNL with an eligible appointment.

Moving Out of a Plan Service Area:

If you continue LLNS-sponsored medical or dental coverage and you move out of your plan's service area for more than two months during your leave, you are allowed to transfer to a LLNS-sponsored plan that provides ser-

vice in your new location. You must transfer your enrollment within 31 days of the date you leave the service area. Contact the Benefits Office to make the change.

You and/or your eligible family members may also need to select a new primary care physician(s). Contact your medical plan carrier.

401(k) Plan Loan Program: If you have an outstanding loan when you go off pay status, you must arrange one of the following options with Fidelity within 90 days of your last day on pay status:

- Make monthly payments
- Repay the outstanding amount in full.

If you do not elect one of these options within the 90-day period, the outstanding amount will be reported as a taxable distribution. It may also be subject to federal and state early distribution penalties.

Address Changes: While on leave, please keep LLNS advised of your correct *permanent* address. Changes in your permanent address may affect your eligibility for health plans. In addition, LLNS needs a correct, current address to keep you informed about your benefits. You can update your address by contacting the LAPIS Help Desk at 925-422-2444.

Enrolling and De-enrolling Family

Members: If you continue LLNS sponsored coverage while on leave, you may enroll newly eligible family members in your plans within 31 days of the date they become eligible to enroll. Contact the Benefits Office for an enrollment form.

You are also responsible for de-enrolling family members who lose eligibility to participate in LLNS-sponsored plans. Failure to do so within required deadlines may affect continuation rights and /or result in liability for any expense incurred by LLNS or the plan due to the ineligible enrollment.

Cont'd on page 3

While on Leave Without Pay

Benefit Plan	Benefits Options
Health and Welfare Plans	
Medical Dental Vision Legal	You may continue coverage for up to two years by arranging in advance to pay the monthly premium(s) directly to the Payroll Office. You must pay both your and LLNS' portion of the premium(s). Also see "Moving out of a Plan Service Area" on page 1 And "Additional continuation Options" on page 3
Basic Life	Your coverage continues (at no cost to you) for up to four calendar months after the month an approved leave without pay begins.
Accidental Death & Dismemberment (AD&D) Supplemental Life	You may continue coverage for up to two years by arranging in advance to pay the monthly premium(s) directly to the Payroll Office.
Supplemental Disability Business Travel Accident Workers' Compensation	Coverage stops your last day actively at work before your leave without pay begins. If LLNS determines that your leave qualifies as a professional development leave and you apply in advance, you may be eligible to continue your Supplemental Disability coverage for up to two years on a lump sum, direct pay basis.
LLNS Pension Plan, 401(k) and Other Savings Options	
LLNS Pension Plan	Your LLNS contributions remain on deposit and you may not withdraw them. You remain eligible for any LLNS benefits for which you were eligible when your leave began. You do not earn LLNS retirement service credit while you are on leave and if your leave is longer than 3 years it will be considered a break in service. You may be able to establish service credit for this period when you return (contact the Benefits Office for more information).
401(k)	Your contributions, the LLNS employer match and the LLNS service based contribution stop with your last paycheck.
Other Benefits	
Vacation Leave Sick Leave	You do not accrue vacation or sick leave during your leave without pay. For details, see the personnel policy or collective bargaining agreement that applies to you.
Dependent Care Reimbursement Account (DCRA)	Contributions stop when you go off pay status. Eligible expenses incurred through the end of the pay period in which you made the last contribution may be reimbursed. ADP must receive your claims by the filing deadline of the following year; you forfeit funds left in your account after that date.
Health Care Reimbursement Account (HCRA)	Contributions stop when you go off pay status. Eligible expenses incurred through the end of the pay period in which you made the last contribution are eligible for reimbursement, unless you continue participation under COBRA. See "Additional Continuation Options" on page 3. ADP must receive your claims by the filing deadline of the following year; you forfeit funds left in your account after that date.

Period of Initial Eligibility (PIE)

This is a period during which you and/or your eligible family members may enroll in LLNS-sponsored plans. The PIE starts on the first day of eligibility (for example, the day you return to work or pay status) and ends 31 days later or on the last working day of the 31-day period, whichever comes first.

LLNS defines a working day as a normal business day—Monday through Friday, excluding holidays—for the Benefits Office.

Continued from page 1

If you do not continue LLNS-sponsored coverage during your leave, you may not enroll yourself and your eligible family members in your plans until your new 31 day-period of initial eligibility (PIE) that begins on the date you return from leave. Upon request you will need to provide documentation to verify the relationship of your enrolled family members.

When You Return To Work

The chart on page 4 explains your benefits options when you return to work at LLNS with an eligible appointment. For some plans, you have a new period of initial eligibility (PIE) in which to enroll, re-enroll, or make changes. If you miss the PIE, some plans allow you to enroll during Open Enrollment, usually held in November. Other plans may require you to submit a statement of health to the insurance company; doing so, however, is no guarantee that you will be accepted. To be sure you get the coverage you want, sign up during your PIE.

In addition, you must meet all eligibility requirements when you return to work. If your appointment changes when you return to work, your new appointment will determine the benefits in which you may enroll. If you have family members eligible for coverage, contact the Benefits Office to enroll them within your new 31-day PIE.

Additional Continuation Options

Once LLNS continuation ends, there are additional options for continuing coverage. Note that these options are generally more costly. Conversion policies may also provide fewer benefits than continuing coverage through LLNS.

COBRA Continuation: Instead of continuing LLNS-sponsored medical, dental and/or vision coverage through the Payroll Office, or if you do not return to LLNS employment, you and/or your eligible family members may be eligible to continue LLNS-sponsored group health coverage under COBRA (the consolidated Omnibus Budget Reconciliation Act of 1985). You have 60 days from the date you lose coverage by reason of a qualifying event, or 60 days from the date you receive notice of your continuation rights, whichever is later, to apply for COBRA continuation. Your COBRA continuation period runs concurrently with, and is not in addition to, any continuation provisions under LLNS Health and Welfare Summary Plan Descriptions, except for FMLA.

If you are enrolled in the Health Care Reimbursement Account (HCRA) and you leave LLNS employment, ADP the plan administrator, will send you a “Qualifying Event Notice” explaining the procedure for continuing your participation through the end of the current plan year (December 31) by making direct, after-tax payments to your account.

Conversion: Within 31 days after LLNS-sponsored coverage ends (if your participation has been continuous), you may be able to convert your group insurance coverage to individual policies for these plans: Legal, Basic Life, Supplemental Life, Basic Dependent Life, Expanded Dependent Life and AD&D. For medical coverage you have 31 days after your LLNS-sponsored or COBRA continuation coverage ends to apply for conversion, if available.

For details about COBRA continuation and conversion for LLNS-sponsored health coverage, contact the Benefit Office. For life and AD&D coverage, see the appropriate plan booklet.

Portability: If you are enrolled in Supplemental Life insurance, you may be eligible for the MetLife Portability benefit which allows you to purchase a MetLife term-life policy for similar amounts carried in Supplemental Life, Basic Dependent Life, or Expanded Dependent Life. The Portability Application Period is 31 days after your Supplemental Life insurance ends. See your Life Insurance plan booklet.

When You Return to Work

Benefit Plan	New PIE	Benefits Options
Health and Welfare Plans		
Medical Dental Vision Legal Basic/Expanded Dependent Life Supplemental Life	YES	<p><i>If you continued coverage during your leave:</i> Your coverage continues.</p> <p><i>If you did not continue coverage:</i> If you are on leave for <i>less than 120 days</i>, you may re-enroll in the same plans (with the same level of coverage) you were enrolled in before you left. If you are on leave for <i>120 days or more</i>, you are treated as a newly eligible employee and you may enroll in any LLNS-sponsored plans for which you are eligible. Upon request, you will need to provide documentation to verify the relationship of your enrolled family members.</p>
Basic Life	N/A	Your coverage resumes automatically on your first day actively at work.
Accidental Death & Dismemberment (AD&D)	N/A	<p><i>If you continued coverage during your leave:</i> Your coverage continues.</p> <p><i>If you did not continue coverage or if you were not previously enrolled:</i> You may enroll at anytime. The effective date of coverage is the date of receipt of your enrollment form in the Benefits office.</p>
Supplemental Disability	YES	You may enroll or re-enroll during your new 31-day PIE. If you are on leave for <i>less than 120 days</i> , you may re-enroll with the same waiting period you had before your leave. If you are on leave for <i>120 days or more</i> , you may select any one of the waiting periods. <i>Depending on the length of your leave you may be subject to preexisting condition exclusions.</i>
Short-Term Disability Business Travel Accident Workers Compensation	N/A	Coverage resumes automatically on your first day actively at work.
LLNS Pension Plan and 401(k)		
401(k)		<p>401(k) deductions resume automatically when you return to pay status. Deductions for a 401(k) loan in progress resume automatically.</p> <p><i>If the leave was a USERRA (Military) Leave,</i> you are eligible to make up any elective deferrals, catch-up contributions, and after-tax contributions that you would have made to the LLNS 401(k) plan while you were gone on an unpaid military leave. Please contact the benefits office for information upon returning from a USERRA (Military) Leave.</p>
LLNS Pension Plan (TCP 1)		<p>Contributions resume automatically when you return to pay status.</p> <p><i>If the leave was a USERRA (Military) Leave or Government Service Leave,</i> you must make up the mandatory member contributions within a prescribed timeframe in order to be credited with Credited Service in the LLNS Defined Benefit Plan for the period of your leave. The amount of missed mandatory member contributions is based on the eligible plan compensation for such period. Please contact the benefits office for information about service credit buy-back upon returning from a USERRA (Military) Leave or Government Service Leave.</p>

Other Benefits

Vacation Leave Sick Leave	N/A	When you return to pay status, you start accruing vacation and sick leave.
Dependent Care Reimbursement Account (DCRA)	YES	You may re-enroll during your new PIE <i>If you are on leave less than 120 days:</i> You may re-enroll for the remainder of the plan year. For HCRA, your annual contribution must be the same as before you were on leave. For DCRA, your monthly contribution must be the same as before you were on leave.
Health Care Reimbursement Account (HCRA)		<i>If you are on leave for 120 days or more:</i> You may enroll during your 31-day PIE and choose a new annual contribution.

Returning to a Plan Service Area: If you are returning to your previous medical or dental plan service area, you may transfer back to your previous plan within 31 days of your return to the plan's service area. You and/or your eligible family members may also need to select a primary care physician(s) or a Delta Premier dentist. Contact the Benefits Office to transfer plans and your medical carrier or Delta to change providers.

Benefits Transactions and Deadlines: When making benefits changes, it is your responsibility to complete you transactions within LLNS's deadlines.

Although LLNS makes every effort to ensure your enrollment transactions are completed accurately, you should review your paycheck stub carefully to be sure it matches your benefits choices. *It is your responsibility to promptly notify the Benefits or Payroll Office of any errors or omissions.*

If you Do Not Return to LLNS Employment

Contact your department and the Benefits Office if you end LLNS employment while on leave without pay, and read the *Termination of employment checklist*. Ask the Benefits Office for more information about continuing group coverage.

If you decide to retire while on leave without pay, contact the Benefits Office.

California Unemployment Insurance Program: LLNS coverage stops the last day you are actively at work. Depending upon your circumstances, you may or may not be eligible for Unemployment Insurance benefits. You can get details and apply for benefits at your local office of the California State Employment Development Department (EDD). If you work outside California, contact the comparable state agency for your location.

Disability

Guidelines for Disability Leave

Because every disability is different and personal, LLNS disability benefits are designed to address individual situations and concerns. As a result, the benefits can be complex, and one employee's disability-related experience can be very different from another's.

At the same time, certain things are true for all disability claims:

- Continuous communication with your supervisor and the Benefits Office is essential to provide you the most help.
- Your disability benefits provide income to replace lost wages, while your leave status (FMLA, leave without pay, etc.) generally determines your eligibility for other benefits during your disability period.
- Regardless of the disability benefits for which you are eligible, in most cases you will receive no more than 70 percent of your eligible earnings from all sources.
- The disability benefit provider determines whether you are disabled and eligible for benefits based on information from your doctor. Therefore, you must be under a doctor's care to apply for disability benefits.
- You may be eligible to apply for Family and Medical Leave (FML) if you are on disability. If you qualify, you are entitled to up to 12 workweeks of FML in a calendar year during which LLNS will contribute toward your health coverage premiums (medical, dental, and/or vision).

Pregnancy Disability

The inability to work due to pregnancy and childbirth is treated as any other disability under the terms of State Disability Insurance and the Supplemental Disability plans and applicable laws. For most pregnancies, the disability period begins two weeks before birth and ends six weeks after birth (eight weeks for caesarian section).

Questions and Answers

1. For what benefits am I eligible if I am unable to work because of injury or illness?

You may be eligible for one or more of the following benefits designed to replace part of your wages if you are unable to work because of an illness or injury:

- **Sick leave or other salary continuation.** 100 percent of your salary may continue if you have accrued sick leave or salary continuation.
- **Workers' Compensation.** Workers' Compensation benefits will provide you with up to two-thirds of your salary (a maximum of \$916.33 per week in 2008) if you cannot work due to an illness or injury on the job. You can supplement these benefits up to 100 percent with accrued sick leave. Once you use your accrued sick leave, you may be eligible for Extended Sick Leave, which will supplement your Workers' Compensation up to 80 percent of your salary.
- **State Disability Insurance.** If you are eligible, this benefit provides you with 55 percent of your salary, up to \$1,104 per week, for a maximum of twelve months.
- **Supplemental Disability.** If you are eligible and you are enrolled, this benefit replaces up to 70 percent of your eligible earnings (in combination with other benefits such as State Disability Insurance and Workers' Compensation) for the first 12 months of disability and up to 50 percent of your eligible earnings until age 65. Benefits are limited to \$10,000 per month.
- **LLNS Defined Benefit Eligible Disability Program (TCP1).** If you are eligible, you may apply for disability income from the LLNS Defined Benefit Eligible Disability Program. See the *LLNS Defined Benefit Eligible Disability Program Summary* for more information.

2. How much will I get paid and for how long?

The answer depends on a number of factors including whether your injury or illness is work-related, whether you have Supplemental Disability Insurance and the waiting period you selected, how much sick leave and vacation time you have accrued and want to use.

3. I have a lot of accrued sick leave. Can I use it before applying for disability?

It is a good idea to use sick leave because you will earn full pay and benefits as long as you are on sick leave. But you should not wait to apply for disability benefits, as waiting may result in a lapse in income while your claim is processed. Also, remember to see your doctor as soon as possible. The LLNS-sponsored disability plans require that you are under the continuous care of a physician in order to certify your disability date.

4. What happens to my other LLNS-sponsored benefits while I am unable to work?

Your LLNS-sponsored benefits continue as long as you are on pay status (sick leave or paid medical leave). If you are on an approved Family and Medical Leave for your illness or injury, LLNS continues contributions for your medical, dental and vision coverage for up to 12 workweeks. See the chart on page 3 for more information.

5. What happens to my job while I'm unable to work?

Your job will be protected as long as you are on Family and Medical Leave (FML), so it is important to complete all paperwork related to FML. Although less well-defined in duration, protections also exist under Workers' Compensation. However, while LLNS hopes for your full recovery and return to work, your department is not required to hold your job open indefinitely. At some point, you and your department may decide you cannot return to work and your position may be filled.

6. I am recovering from my disability and could work part-time. Is that possible?

Yes, if your supervisor agrees to the reduced work schedule. Under certain circumstances, LLNS's disability plans allow you to return to work on a part-time basis while still receiving partial disability benefits. See the *Supplemental Disability Insurance Plan Summary Plan Description* for more information on Supplemental Disability. Talk to the Workers' Compensation Office about part-time work on Workers' Compensation.

7. What if my disability lasts longer than my disability benefits?

If you are on Workers' Compensation: Your benefits will continue as long as you remain temporarily disabled. If you have a permanent disability, you may be eligible for additional compensation.

If you are on State Disability Insurance only: Your disability benefit ends after 12 months. If you still can't work when this time is over and you are a LLNS Defined Benefit Pension Plan member, contact the Benefits Office about applying for LLNS Defined Benefit disability income, if you are eligible and you expect to be disabled for more than 12 months. For more information, see the *LLNS Defined Benefit Eligible Disability Program Summary*.

If you have State Disability and Supplemental Disability: Your disability benefit may continue to age 65. After 12 months of benefits, however, the definition of disability under the Supplemental Disability Plan changes, becoming more difficult to meet. If you cannot meet the more difficult definition and you cannot return to your previous job, you may need to look for a new job that better matches your current abilities.

Remember that LLNS contributions to your medical coverage end six months after you go off pay status. Before that time, you may want to talk to the Benefits Office about applying for LLNS Defined Benefit disability income benefits, if you are eligible and expect to be disabled more than 12 months. If you are approved, you may be eligible to continue your medical, dental and/or legal coverage. See the *LLNS Defined Benefit Eligible Disability Program Summary* for details.

8. What if I am unable to return to work?

Even if you cannot return to your previous job, LLNS may be able to accommodate your work restrictions.

If you are a LLNS Defined Benefit Pension Plan member and your disability is permanent or is expected to last 12 consecutive months or longer, you may be eligible for LLNS Defined Benefit disability income. See the *LLNS Defined Benefit Eligible Disability Program Summary* for information.

In addition, you may be eligible for Social Security disability income. Contact your local Social Security Administration Office for information.

Important: Medical and dental benefits are not granted automatically; you must become eligible for disability income from LLNS within 120 days of your separation date from LLNS and meet all other eligibility requirements. See the *LLNS Health and Welfare Summary Plan Description* for more information.

While on Disability Leave of Absence

Benefit Plan	Benefits Options
Health and Welfare Plans	
Medical Dental Vision	LLNS contributions for your medical coverage (not dental or vision) will continue while you are receiving State Disability benefits. LLNS contributions will continue for your medical, dental, and vision coverage if you are on an approved FML leave. LLNS contributions stop after six months or State Disability benefits and/or your FML leave ends, if earlier. If you remain on approved leave, you may continue coverage for up to two years (including any periods of disability and FMLA leave) provided you remain employed; however, you must pay both the LLNS premium and your premium.
Legal	You may continue coverage for up to two years as long as you remain employed and arrange in advance to pay the monthly premium.
Basic Life Core Life	Your coverage continues (at no cost to you) for up to four months after the month your approved disability begins.
Accidental Death & Dismemberment (AD&D)	You may continue coverage for up to two years as long as you remain employed and arrange in advance to pay the monthly premium.
Supplemental Life	You may continue coverage for up to two years as long as you remain employed and arrange in advance to pay the monthly premium. Premium Waiver Benefit: If you become totally disabled while enrolled in Supplemental Life, you may qualify to continue your coverage without paying the premium.
Basic Dependent Life Expanded Dependent Life	If you are enrolled in Basic Life only, you may continue Basic Dependent Life for up to two years. If you are enrolled in and continue Supplemental Life, you may continue Basic Dependent Life or Expanded Dependent Life for up to two years provided you remain employed.
Supplemental Disability	Coverage (for other disabilities) stops on your last day actively at work before your disability begins.
Business Travel Accident Workers' Compensation	Coverage stops on your last day actively at work before your disability begins.

Benefit Plan	Benefits Options
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LLNS Retirement Plan, LLNS 401(k) Plan and Other Savings Options	
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LLNS Defined Benefit Pension Plan (TCP1)	You stop accruing LLNS creditable service credit when you go off pay status. You remain eligible for any LLNS benefits for which you were eligible when your leave began.
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LLNS 401(k) Plan	Your contributions, the LLNS employee match, and the LLNS service based contribution stop with your last paycheck. If you are on leave without pay, you may be eligible to take total or partial distributions from the 401(k) Plan. Contact Fidelity Retirement Services (1-800-835-5095) or (www.netbenefits.com) for your options.
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Social Security Other Retirement Plans	Neither you nor LLNS contribute to Social Security for Supplemental Disability. If you are a member of another retirement plan contact that plan directly for information.
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Other Benefits	
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Vacation Leave Sick Leave	You do not accrue vacation or sick leave during your disability leave if you are off pay status. For details, see the personnel policy or collective bargaining agreement that applies to you.
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Dependent Care Reimbursement Account (DCRA)	Contributions stop when you go off pay status. Eligible expenses incurred through the end of the pay period in which you made the last contribution are eligible for reimbursement. ADP must receive your claims by the filing deadline of the following year; you forfeit funds left in your account after that date.
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Health Care Reimbursement Account (HCRA)	Contributions stop when you go off pay status unless you are on an approved FMLA leave. Only eligible expenses incurred through the end of the pay period in which you made the last contribution are eligible for reimbursement, unless you continue participation under COBRA. See “Additional Insurance Continuation Options” on page 6. ADP must receive your claims by the filing deadline of the following year; you forfeit funds left in your account after that date.
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Tax Savings on Insurance Premiums (TIP)	TIP contributions stop when you go off pay status. Health premium payments to continue coverage during your leave are made on an after-tax basis.
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California Unemployment Insurance Program	LLNS coverage stops on the last day you are actively at work
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Order of Benefit Payment

One of the most confusing parts of applying for and receiving disability benefits is which insurer pays benefits and when. In the case of work-related illness or injury, Workers' Compensation is the first insurer responsible for covering your lost wages. However, a Workers' Compensation claim may take longer to process than does a State Disability Insurance or Supplemental Disability claim. As a result, you may receive benefits from State Disability Insurance or Supplemental Disability carrier until your Workers' Compensation claim is processed. If you have already received State Disability or Supplemental disability benefits, you will not receive retroactive Workers' Compensation benefits for the same time period.

If you are disabled for 12 months or more and are a vested LLNS Defined Benefit Pension Plan member (5 years or more of service credit), you may be eligible for LLNS Defined Benefit disability income. For more information, see the *LLNS Defined Benefit Eligible Disability Program Summary* and contact the Benefits Office about applying for LLNS Defined Benefit disability income.

The chart below shows one example of how monthly disability benefits coordinate and the order of payment if you are eligible for LLNS Defined Benefit and Supplemental Disability benefits. This same concept applies if additional benefits, such as Social Security disability or LLNS Defined Pension Plan retirement, are added: you can never receive more than 70 percent of your salary from all sources.

Monthly salary:		
\$4,200	100%	
\$2,940	70%	Disability Benefit: \$1,260*
		LLNS: \$1,680
* If you are in the long-term disability period, a \$100 minimum payment applies.		

Please note: In some cases one plan may pay benefits while the second plan considers the claim. If the second plan approves the claim and pays retroactive benefits, you must reimburse the first plan for any duplicate benefits received.

Other Considerations

Health Care Reimbursement Account

If you are on an approved FML, you may choose to continue participation during your leave. In this case, eligible expenses incurred during your leave would be reimbursable. If you choose not to continue HCRA participation, eligible expenses incurred through the end of the pay period in which you made the last contribution are eligible for reimbursement.

Moving Out of a Plan Service Area

If you continue LLNS-sponsored medical or dental coverage and you move out of your plan's service area for more than two months during your disability leave, you must transfer to a LLNS sponsored plan that provides service in your new location within 31 days of the date you leave the service area. Contact the Benefits Office to make the change.

You and/or your eligible family members may also need to select a new primary care physician(s). Contact your medical plan carrier.

Address Changes

While on disability leave, please keep LLNS advised of your correct *permanent* address. Changes in your permanent address may affect your eligibility for health plans. In addition, LLNS needs a correct, current address to keep you informed about your benefits.

401(k) Plan Loan Program

If you have an outstanding loan when you go off pay status, you must make arrangements with Fidelity Retirement Services within 90 days of your last day on pay status to:

- Make monthly Electronic Funds Transfers (EFTs) directly to Fidelity Retirement Services.
- Make full payment in advance for the period you will be off pay status.
- Repay the outstanding amount in full.

If you do not elect one of these options within the 90-day period, the outstanding amount will be reported as a taxable distribution. In addition, if you leave LLNS employment, you must repay your loan in full or arrange for EFT payments within 90 days from the date your employment ends. If you do not take any action, the outstanding amount will be reported as a taxable distribution. It may also be subject to federal and state early distribution penalties.

Beneficiary Designations

At this time, you may wish to review the person(s) you have named to receive benefits from your LLNS-sponsored plans in the event of your death. For LLNS life insurance and AD&D, you may name or change beneficiaries at any time by completing the proper forms and submitting them to the office shown on the form. For the 401(k) plans, you may name or change beneficiaries online (www.netbenefits.com) or by phone (1-800-835-5095).

Additional Insurance Continuation Options

Once LLNS continuation ends, there are additional options for continuing coverage. Note that these options are generally more costly. Conversion policies may also provide fewer benefits than continuing coverage through LLNS.

COBRA Continuation: Instead of continuing LLNS-sponsored medical, dental, and/or vision coverage or if you do not return to LLNS employment, you and/or your eligible family members may be eligible to continue group health coverage under COBRA (the Consolidated Omnibus Budget Reconciliation Act of 1985). You have 60 days from the date you lose coverage by reason of a qualifying event, or 60 days from the date you receive notice of your continuation rights (whichever is later), to apply for COBRA continuation. Your COBRA continuation period runs concurrently with, and is not in addition to, any continuation provisions under LLNS, except for FMLA.

If you are enrolled in HCRA and you leave LLNS employment during the plan year, you will be sent a “Qualifying Event Notice” explaining the procedure for continuing your participation under COBRA. With COBRA, you can continue your participation through the end of the current plan year (December 31) by making direct, after-tax payments to your account.

Conversion: Within 31 days after LLNS-sponsored coverage ends (if your participation has been continuous) you may be able to convert your group insurance coverage to individual policies for these plans: Basic Life, Supplemental Life, Basic Dependent Life, Expanded Dependent Life, and AD&D. For medical coverage, you have 31 days after your LLNS-sponsored or COBRA/continuation coverage ends to apply for conversion if available.

When You Return to Work

Stay in contact with your supervisor. He or she can help you understand your options for returning to work. **It is also important that you review your benefits with the Benefits Office soon after you return to work.**

Your reinstatement rights are governed by the LLNS policy covering the leave from which you are returning. When you return from FMLA leave, you have the right to return to the same or an equivalent position. When you return from Supplemental FML, you may return to the same position or (at the department’s discretion) to a similar position.

The chart below explains your benefits options when you return to work at LLNS with an eligible appointment. For some plans, you have a new period of initial eligibility (PIE) in which to enroll, re-enroll, or make changes. If you miss the PIE, some plans allow you to enroll during Open Enrollment, usually held in November. Other plans may require you to submit a statement of health to the insurance company; doing so, however, is no guarantee that you will be accepted. **To be sure you get the coverage you want, sign up during your PIE.**

In addition, you must meet all eligibility requirements when you return to work. If your appointment changes when you return to work, your new appointment will determine the benefits in which you may enroll.

Benefits Transactions and Deadlines: When making benefits changes, it is your responsibility to complete your transactions within LLNS deadlines.

Although LLNS makes every effort to ensure your enrollment transactions are completed accurately, you should review your paycheck stub or Direct Deposit statement carefully to be sure it matches your benefits choices. **It is your responsibility to promptly notify the Benefits or Payroll Office of any errors.**

Returning to a Plan Service Area: If you are returning to your previous HMO plan, Anthem Blue Cross PLUS, or DeltaCare® USA service area, you may transfer back to your previous plan within 31 days of your return to the plan's service area.

You and/or your eligible family members may also need to select a primary care physician(s) or a DeltaCare®USA dentist. Contact the Benefits Office to transfer plans and your medical carrier or DeltaCare®USA to change providers.

When You Return to Work

Benefit Plan	New PIE	Benefits Options
Health and Welfare Plans		
Medical* Dental* Vision* Legal Supplemental Life Basic Dependent Life Expanded Dependent	Yes	If you continued coverage during your disability: Your coverage continues. If you did not continue coverage: If you are on disability and/or leave, you may re-enroll in the same plans (with the same level of coverage) you were enrolled in before you left. Upon request, you will need to provide documentation to verify the relationship of your enrolled family members.
Basic Life	N/A	Your coverage, based on your appointment, resumes automatically when you return to pay status.
Accidental Death & Dismemberment (AD&D)	N/A	If you continued coverage during your disability: Your coverage continues. If you did not continue coverage or if you were not previously enrolled: You may enroll at any time.
Supplemental Disability	Yes	You may re-enroll during your new 31-day PIE. If you are on disability and/or leave, you may re-enroll with the same waiting period you had before your leave.
State Disability	N/A	Coverage resumes automatically on the day after your first full day actively at work.
Business Travel Accident Workers' Compensation	N/A	Coverage resumes automatically on your first day actively at work.

Benefit Plan	New PIE	Benefits Options
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LLNS Retirement Plan and 401(k) Plan

LLNS service credit and savings deductions resume automatically when you return to pay status.

Other Benefits

Vacation Leave Sick Leave	N/A	When you return to pay status, you start accruing vacation and sick leave, if eligible. For details, see the personnel policy or collective bargaining agreement that applies to you.
Dependent Care Reimbursement Account (DCRA)	Yes	You may re-enroll during your new PIE. If you are on leave less than 31 days: You may re-enroll for the remainder of the plan year; your contribution must be the same as before you were on leave.
Health Care Reimbursement Account (HCRA)		If you are on leave for 31 days or more: You may enroll during your 31-day PIE and choose a new annual contribution.
Pretax Transportation	Yes	You may re-enroll during your new PIE.
Tax Savings on Insurance Premiums (TIP)	Yes	TIP contributions resume automatically when you return to pay status. You may opt out of TIP during your new PIE.

By signing below, I am certifying I have read the Leave of Absence Checklist document.

_____	_____	_____
Full Name	Date	Employee Number

This brochure entitled “Leave of Absence” is intended to provide LLNS employees an overview of the policy and procedures required to continue specific benefit coverage’s while assigned to an unpaid leave of absence. Every effort has been made to insure the accuracy of the information provided. However, should a conflict exist between information provided in this brochure and the benefit Plan document, the Plan document will rule.